

Understanding Plan Categories in the Marketplace

The Health Insurance Marketplace is an online shopping website where you can compare and enroll in private health insurance plans from some of the top insurance companies in Illinois. Take the first step with Get Covered Illinois to get to the right place to find the coverage that fits your needs and budget.

What are the plan categories in the Marketplace?

There are different plan categories based on how much you pay compared to how much your insurance company pays for your health care services. These plan categories are bronze, silver, gold and platinum.

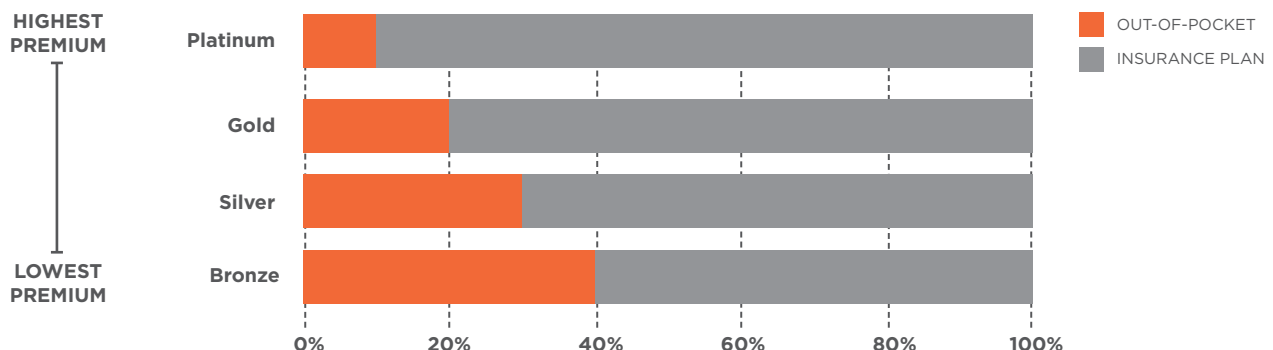
The different categories do not mean that some plans are lower quality health insurance than other plans. All individual and small group health plans offered through the Marketplace are required to include the ten essential health benefit categories to make sure you have the coverage you need when you get sick or hurt.

How much do The different categories cost?

In general, the more you are willing or able to pay out-of-pocket each time you need health care services, the lower your monthly premium payment will be. Usually bronze plans have lower premiums and higher out-of-pocket costs, and platinum plans have higher premiums and lower out-of-pocket costs.

For more information on costs, check out the [What You Need to Know About Health Insurance Costs](#) fact sheet.

The chart below shows the average amount you can expect to pay for out-of-pocket costs and how much you can expect your health insurance plan to pay for covered health care services, based on which plan category you choose. These amounts are averages and vary from person to person depending on how much health care they use.



What if I can't afford these costs?

When you buy your insurance from the Marketplace, you may be eligible for financial help to lower the cost of coverage.

Financial help is available in the form of tax credits to help pay for monthly premium costs. You may also be eligible for financial help to lower the amount you pay for out-of-pocket costs and help make using your health insurance more affordable. All plans have an out-of-pocket maximum for all plans on the Marketplace to protect you from going into debt or going bankrupt just because you got sick.

What if I need help finding or comparing health insurance options?

There are free trained specialists who can help you every step of the way over the phone or in person.

You can speak with:

- **Navigators:** Specially trained counselors that are available to help answer your questions and find coverage for you or your family.
- **Agents and Brokers:** Licensed professionals who are registered with the Marketplace and can help recommend specific health insurance plans for your family. If you currently use an agent or broker, be sure to ask them if they are registered.

You can also call the toll-free Help Desk at **(866) 311-1119**, open seven days a week from 8 a.m. to 8 p.m.